Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1. (currently amended)   A system for providing consumer access to a financial account to implement a transaction comprising:

a biometric data capture device for reading consumer biometric data; and

a database server for generating a data storage key from the consumer biometric data received from the biometric data capture device and for retrieving a <u>financial account</u> data record corresponding to the generated data storage key.

Claim 2. (original)   The system of claim 1 further comprising:

a payment device coupled to said biometric data capture device, said payment device generating a digital signature from said biometric data for a transaction message.

Claim 3. (currently amended)   A system for supporting consumer access to a financial account by means of biometric data solely<u>, the system</u> comprising:

a biometric data capture device for capturing biometric data corresponding to a consumer; and

a payment device for sending said captured biometric data to a merchant payment host as the identifier for the consumer's financial account data.

Claim 4. (currently amended)   The system of claim 3 2 wherein said payment device generates a digital signature from said captured biometric data.

Claim 5. (canceled)

Claim 6. (original)   A system for verifying access to a consumer's financial account comprising:

a database server for generating a data storage key from biometric data received from a transaction site; and

an identity database comprised of data records stored with reference to a data storage key corresponding to biometric data contained within the data record so that the database server may retrieve records from the identity database using data storage keys generated from the received biometric data.

Claim 7. (original)   The system of claim 6 wherein the database server generates a digital signature from biometric data retrieved from the identity database so that a transaction message may be verified.

Claim 8. (currently amended)   A method for ~~authorizing access to~~ <u>accessing</u> a financial account for a consumer comprising:

generating a data storage key from biometric data corresponding to a consumer; and

retrieving a data record <u>stored in a memory using the generated data storage key, the data record</u> corresponding to the generated data storage key~~, the data record~~ <u>and</u> containing financial account data for the consumer.

Claim 9. (original)   The method of claim 8 further comprising generating a digital signature from the biometric data corresponding to the consumer to authorize generation of electronic funds transfer messages for a financial transaction.

Claim 10. (original)   The method of claim 8 further comprising:

capturing the biometric data corresponding to the consumer; and

transmitting the captured biometric data so the data storage key may be generated.

Claim 11. (original)   The method of claim 9 further comprising comparing the generated digital signature to a received digital signature to authorize generation of electronic funds in response to said generated digital signature corresponding to said received digital signature.

Claim 12. (canceled)

Claim 13. (currently amended)   A method for accessing a financial account of a consumer comprising:

 capturing biometric data corresponding to a consumer; ~~and~~

 sending the captured biometric data to a merchant payment host to obtain financial account data from the merchant payment host; and

 retrieving a financial record identified at least in part by previously captured biometric data, wherein the captured biometric data is used to retrieve the financial record.

Claim 14. (original)   The method of claim 13 further comprising:

 generating a digital signature from the captured biometric data; and

 transmitting the generated signature in a transaction message to the merchant payment host for authorizing generation of electronic transfer messages by the merchant payment host.

Claim 15. (new)   A method of accessing financial data records comprising:

 capturing biometric data corresponding to a consumer;

 generating a data storage key based upon the captured biometric data; and

 retrieving a previously stored data record based upon the data storage key.

Claim 16. (new)   The method of claim 15, wherein:

 the method further comprises,

  obtaining name data corresponding to the consumer, and

  identifying a plurality of data records of a plurality of users based upon the name data of the consumer; and

 the step of retrieving comprises,

  retrieving a previously stored data record from the identified plurality of data records based upon the data storage key.

Claim 17. (new)   The method of claim 15, wherein the step of generating comprises:

generating a data storage key based upon name data of the consumer.